IN THE CLAIMS:

Please amend the claims as follows:

Claims 1-5 (Canceled).

Claim 6 (Previously Presented): A pad structure for a liquid crystal display including a grinding area, a pad contact area and an anisotropic conductive film deposit area, the pad structure comprising:

a tape carrier package layer to receive a driving signal;

an anisotropic conductive film formed on a lower portion of the tape carrier package layer and covering at least the pad contact area of the liquid crystal display;

an insulating film defining a plurality of contact holes therethrough, the insulating film disposed on a lower portion of the anisotropic conductive film in the pad contact area of the liquid crystal display;

a plurality of gate and data pads; and

a transparent conductive layer electrically connecting the gate and data pads to the anisotropic conductive film through the contact holes,

wherein the entire upper, side, and end surfaces of the gate and data pads are completely covered by the insulating film and the transparent conductive layer.

Claim 7 (Original): The pad structure according to claim 6, wherein the insulating film is

formed on side surfaces and upper parts of the gate and data pads.

Claim 8 (Original): The pad structure according to claim 7, wherein the gate and data pads are formed on a substrate, and the insulating film contacts the substrate at end portions of the gate pads and data pads.

Claim 9 (Original): The pad structure according to claim 6, wherein a gate insulating film is formed between the gate and data pads.

Claims 10-18 (Canceled)

Claim 19 (Currently Amended): A pad structure for a liquid crystal display including a grinding area and a pad contact area, comprising:

a substrate;

at least one pad formed on the substrate;

an insulating film formed on the pad contract contact area of the pad but absent from the grinding area, the insulating film entirely covering the side and end surfaces of the pad and a portion of the substrate adjacent to the side surfaces of the pad; and

at least one conductive layer connected to the pad through contact holes defined through the insulating film.

Claim 20 (Previously Presented): A liquid crystal display formed on a substrate, comprising:

an active region defined at a first portion of the substrate;

a grinding area defined at a second portion of the substrate; and

a pad contact area defined on a second portion of the substrate between and adjacent to each of the active region and the grinding area, the pad contact area including:

at least one pad formed on the substrate,

an insulating film formed on the pad,

at least one conductive layer connected to the pad through contact holes defined through the insulating film,

wherein the insulating film covers the entire side and end surfaces of the pad and a portion of the substrate adjacent to the side and end surfaces of the pad such that the insulating film and the at least one conductive layer are absent in the grinding region.